Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main

B1 (Official Form 1) (04/13)		cument	Page 1 of 39		MASS AND DESCRIPTION OF THE PARTY OF THE PAR
	Bankruptcy Cou trict of Illinois			VOLUNTARY PETITION	
Name of Debtor (if individual, enter Last, First, Mi	idle): / /		Name of Joint Debto	or (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 ye		minto	All Other Names us	ed by the Joint Debtor in the last 8 years	
(include married, maiden, and trade names):				aiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 8692	I.D. (ITIN)/Comple	ete EIN	Last four digits of Se (if more than one, st	oc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complate all):	lete EIN
Street Address of Debtor (No. and Street, City, and	State):		Street Address of Jo	int Debtor (No. and Street, City, and State):	
222 N Oak Ave, Aurora IL 60506					
County of Residence or of the Principal Place of Bu	ZIP COI	DE 60506	C	ZIP CODE	
KANE				e or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street 738 S Summer Ave Aurora IL	address):		Mailing Address of	Joint Debtor (if different from street address):	
	ZIP COI	DE 60505		ZIP CODE	
Location of Principal Assets of Business Debtor (if	different from stree	t address above):			
222 N Oak Aurora IL Type of Debtor	· · · · · · · · · · · · · · · · · · ·	Nature of	Rusiness	ZIP CODE A	
(Form of Organization) (Check one box.)	(Check	k one box.)	a m31113.33	the Petition is Filed (Check one box	
✓ Individual (includes Joint Debtors)		Health Care Busi	ness l Estate as defined in	Chapter 7 Chapter 15 Petit Chapter 9 Recognition of a	
See Exhibit D on page 2 of this form.	-	11 U.S.C. § 101(		Chapter 11 Main Proceeding	g
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entitie		Railroad Stockbroker		Chapter 12 Chapter 15 Petition for Recognition of a Foreign	
Other (If debtor is not one of the above entities this box and state type of entity below.)	s, check	Commodity Brok Clearing Bank	er	Nonmain Procee	
Chapter 15 Debtors	<u> </u>	Other Tax-Exem	pt Entity	Nature of Debts	
Country of debtor's center of main interests:		(Check box, if		(Check one box.)  Debts are primarily consumer Debts	
The decrease of the latest and the l	ı		empt organization	debts, defined in 11 U.S.C. primar	rily
Each country in which a foreign proceeding by, regarding against debtor is pending:	- · ·	under title 26 of th Code (the Internal		§ 101(8) as "incurred by an busine individual primarily for a	ss debts.
		•	,	personal, family, or household purpose."	
Filing Fee (Check one	box.)		Ch-sh-sal	Chapter 11 Debtors	***************************************
✓ Full Filing Fee attached.			Check one box: Debtor is a sma Debtor is not a	all business debtor as defined in 11 U.S.C. § 101(5 small business debtor as defined in 11 U.S.C. § 10	1D).
Filing Fee to be paid in installments (applicab signed application for the court's consideration	certifying that the	debtor is	Check if:	small business debior as defined in 11 O.S.C. § 10	и(эт <i>ы</i> ).
unable to pay fee except in installments. Rule	1006(b). See Offic	cial Form 3A.	Debtor's aggre	gate noncontingent liquidated debts (excluding debiates) are less than \$2,490,925 (amount subject to a	ots owed to
Filing Fee waiver requested (applicable to cha	oter 7 individuals or	nly). Must	on 4/01/16 and	every three years thereafter).	aajusimeni
attach signed application for the court's consid	eration. See Officia	al Form 3B.	Check all applicable	boxes:	
			☐ Acceptances of	filed with this petition.  The plan were solicited prepetition from one or mo accordance with 11 U.S.C. § 1126(b).	ore classes
Statistical/Administrative Information			oz ereditora, III	THIS SPA	CE IS FOR
Debtor estimates that funds will be availaded Debtor estimates that, after any exempt p	ble for distribution	to unsecured cred	itors.		SE ONLY
distribution to unsecured creditors.  Estimated Number of Creditors	operty is excluded	and administrativ	e expenses paid, there	wal de no lungs available for	
					A BA
1-49 50-99 100-199 200-999	•		0,001- 25,001- 1,000 50,000	50,001- Over SALE HANKS	L III
Estimated Assets	-,	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	NORTHERN DISTRICT	OF ILLING
	D 0				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1			50,000,001 \$100,000 \$100 to \$500	,001 \$500,000,001 More than 2 / 20' to \$1 billion \$1 billion	D
million Estimated Liabilities			illion million	JETTREY P. A. LISTEA	nt a
			l 🗇	BS REP N	IDI, UL ARNA
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001	\$10,000,001 \$5	0,000,001 \$100,000	,001 \$500,000,001 More than	· 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
\$50,000 \$100,000 \$500,000 to \$1 million			\$100 to \$500 Illion million	to \$1 billion \$1 billion	

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main B1 (Official Form 1) (04/13) Page 2 of 39 Page 2 Document Name of Debtor(s) HERMINIO GUERRERO Voluntary Petition (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Z Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this

District, or the interests of the parties will be served in regard to the relief sought in this District.

#### Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 15-02476 Doc 1 Filed 01/27/15

B1 (Official Form 1) (04/13) Document Entered 01/27/15 09:01:38 Desc Main Page 3 of 39

31 (Official Form 1) (04/13)  Document	Page 3 of 39 Page 3
Voluntary Petition	Name of Debtor(s): HERMINIO GUERRERO
(This page must be completed and filed in every case.)	<del></del>
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Engagen Panyasantative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this retirion.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X Signature of Debtor	X (Signature of Foreign Representative)
X Signature of Joint Debtor 636-853-52-61 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
Date 1-27-15	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
Firm Name Address	fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature
X	Date
Signature of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
Printed Name of Authorized Individual	partner whose Social-Security number is provided above.
Title of Authorized Individual  Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re HERMINIO GUERRERO	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

Page 2

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 1-27-15.

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Mair
Earn (A) (12/07)		Document	Page 6 of 39	

B6A (Official Form 6A) (12/07)

In re	HERMINIO GUERRERO	Case No.
	Debtor	(If known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Home, 222 N Oak Ave Aurora IL 60505	Fee Simple		85,000.00	140,675
Two Family Home 307-309 Oak Ave Aurora IL 60505	Fee Simple		92,000.00	168,462

(Report also on Summary of Schedules.)

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Main
B 6B (Official Form 6B) (12/07)		Document	Page 7 of 39	

In re HERMINIO GUERRERO ,	Case No
Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		53rd Bank		2,000,00
3. Security deposits with public utilities, telephone companies, landlords, and others.	×			
Household goods and furnishings, including audio, video, and computer equipment.		<b>TV</b>		200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×			
6. Wearing apparel.	x			
7. Furs and jewelry,	x			
8. Firearms and sports, photographic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Mair
3 6B (Official Form 6B) (12/07) Cont.		Document	Page 8 of 39	

In re _	HERMINIO GUERRERO	, Cas	e No.
	Debtor		(If known)

# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	1 (200 to the		( page and (c)	
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Main
B 6B (Official Form 6B) (12/07) Cont.		Document	Page 9 of 39	

In re	HERMINIO GUERRERO ,	Case No.
	Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Chevorolet Silverado 2001		3,000.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	×			
28. Office equipment, furnishings, and supplies.	×	·		
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	X		enteriore.	
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached Total	>	\$ 5,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (04/13)		Page 10 of 39	Desc Mail
In re HERMINIO GUERRERO	,	Case No.	
Debtor		(If known	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675.*
□, 11 U.S.C. § 522(b)(2)	•
型 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
222 N Oak Ave Aurora IL 60506	735 III. Comp. Stat. 5/12-901 and 5/12-902.	15,000.00	85,000.00

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 11 of 39

B 6D (Official Form 6D) (12/07)

In re HERMINIO GUERRERO ,	Case No.
Debtor	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND UNLIQUIDATED DATE CLAIM WAS AMOUNT OF CLAIM UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS WITHOUT PORTION, IF INCURRED, DISPUTED INCLUDING ZIP CODE AND DEDUCTING VALUE NATURE OF LIEN, ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF **PROPERTY** SUBJECT TO LIEN ACCOUNT NO.0705569598 8/16/2005 OCWEN, PO BAX 6440 Mortgage Two Carol Stream IL 60197 unit home 168,562.00 76,562.00 Х х VALUE \$ 92.000.00 ACCOUNT NO.7810203586 02/27/2001 **US BANK** Mortgage 4801 Federicca St Single Family 140.675.00 55,675,00 х Х Owensboro, KY 42301 Home VALUE \$ 85,000.00 ACCOUNT NO. VALUE \$ 177,000.00 Subtotal > \$ \$ continuation sheets (Total of this page) 132,237.00 attached Total ▶ \$ 132,237.00 (Use only on last page) (If applicable, report (Report also on Summary of

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 12 of 39

B 6D (Official Form 6D) (12/07) – Cont.

In re HERMINIO GUERRERO ,	Case No.
Debtor	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$		THE STATE OF THE S			
ACCOUNT NO.			VALUE \$					
Sheet noofcontinua sheets attached to Schedule of Creditors Holding Secured	ition		VALUE \$ Subtotal (s)► (Total(s) of this page)	The second secon			\$	\$
Claims			Total(s) ► (Use only on last page)				\$ (Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related Data.) Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Page 13 of 39 Document

B6E (Official Form 6E) (04/13)

In re HERMINIO GUERRERO	Case No.
Debtor	(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all s

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 14 of 39

B6E (Official Form 6E) (04/13) - Cont.

In re HERMINIO GUERRERO	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per far	rmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchathat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ase, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental	Units
Taxes, customs duties, and penalties owing to federal, state, ar	nd local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Dep	oository Institution
Claims based on commitments to the FDIC, RTC, Director of Governors of the Federal Reserve System, or their predecessors \$ 507 (a)(9).	the Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was l	Intoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	on of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
' Amounts are subject to adjustment on 4/01/16, and every three	e years thereafter with respect to cases commenced on or after the date of
idjustment.	, , , , , , , , , , , , , , , , , , , ,
c	continuation sheets attached

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Main
B6E (Official Form 6E) (04/13) - Cont.		Document	Page 15 of 39	

n re HERMINIO GUERRERO ,	Case No.
Debtor	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
· · · · · · · · · · · · · · · · · · ·									
Sheet noofcontinuation sheets attached Creditors Holding Priority Claims	d to Scl	hedule of	(T	s otals of	Subtotal Tthis pa		\$	\$	
			(Use only on last page of t Schedule E. Report also o of Schedules.)	he com in the S	Tota pleted ummar		\$		
Schedule E. If ag the Statistical Sur			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	report Certai	also on			\$	\$

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Mair
3 6F (Official Form 6F) (12/07)		Document	Page 16 of 39	

B 6F (Official Forr	n 6F) (12/07)
---------------------	---------------

In re

ERMINO GUERRERO	
Dobton	

Case No.	
	(if bnown)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data ..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CODEBTOR CONTINGENT MAILING ADDRESS **INCURRED AND CLAIM** INCLUDING ZIP CODE, DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO ACCOUNT NO. ACCOUNT NO. Subtotal> \$ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main B 6F (Official Form 6F) (12/07) - Cont. Document Page 17 of 39

In re HERMINO GUERRERO ,	Case No.
Debtor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							***************************************
ACCOUNT NO.							
Sheet no of continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	ched			Subt	otal⊁	\$
Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					ule F.) tistical	\$	

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 18 of 39

B 6G (Official Form 6G) (12/07)

In re HERMINIO GUERRERO	, Case No
Debtor	(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

M Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-02476	Doc 1	Filed 01/27/15	Entered 01/27/15 09:01:38	Desc Main
B 6H (Official Form 6H) (12/07)		Document	Page 19 of 39	

in re HERMINIO GUERRERO ,	Case No	
Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 20 of 39

B7 (Official Form 7) (04/13)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

11010	
In re: HERMINIO GUERRERO	, Case No.
Debtor	(if known)
STATEME	NT OF FINANCIAL AFFAIRS
the information for both spouses is combined. If the information for both spouses whether or not a joint filed. An individual debtor engaged in business as should provide the information requested on this staffairs. To indicate payments, transfers and the like	ery debtor. Spouses filing a joint petition may file a single statement on which he case is filed under chapter 12 or chapter 13, a married debtor must furnish t petition is filed, unless the spouses are separated and a joint petition is not a sole proprietor, partner, family farmer, or self-employed professional, tatement concerning all such activities as well as the individual's personal ke to minor children, state the child's initials and the name and address of the child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C.
must complete Ouestions 19 - 25. If the answer to	all debtors. Debtors that are or have been in business, as defined below, also to an applicable question is "None," mark the box labeled "None." If uestion, use and attach a separate sheet properly identified with the case name, estion.
	DEFINITIONS
individual debtor is "in business" for the purpose of the filing of this bankruptcy case, any of the follow of the voting or equity securities of a corporation; self-employed full-time or part-time. An individu-	for the purpose of this form if the debtor is a corporation or partnership. An of this form if the debtor is or has been, within six years immediately preceding wing: an officer, director, managing executive, or owner of 5 percent or more a partner, other than a limited partner, of a partnership; a sole proprietor or ial debtor also may be "in business" for the purpose of this form if the debtor er than as an employee, to supplement income from the debtor's primary
their relatives; corporations of which the debtor is	out is not limited to: relatives of the debtor; general partners of the debtor and an officer, director, or person in control; officers, directors, and any persons in ffiliates of the debtor and insiders of such affiliates; and any managing agent of
1. Income from employment or open	ration of business
the debtor's business, including part-time beginning of this calendar year to the da two years immediately preceding this calendar of the debtor's fiscal year.) If a joint pet	ebtor has received from employment, trade, or profession, or from operation of the activities either as an employee or in independent trade or business, from the ate this case was commenced. State also the gross amounts received during the calendar year. (A debtor that maintains, or has maintained, financial records on ar year may report fiscal year income. Identify the beginning and ending dates tition is filed, state income for each spouse separately. (Married debtors filing the income of both spouses whether or not a joint petition is filed, unless the

AMOUNT

spouses are separated and a joint petition is not filed.)

SOURCE

\$5,220.00

self employer income, last two years total gross amount \$114,800

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 21 of 39

2

B7 (Official Form 7) (04/13) 2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT SOURCE 3. Payments to creditors Complete a. or b., as appropriate, and c. a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF **AMOUNT** AMOUNT **PAYMENTS** PAID STILL OWING **V** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT **AMOUNT** PAYMENTS/ PAID OR STILL **OWING TRANSFERS** VALUE OF **TRANSFERS** 

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 22 of 39

B7 (Official Form 7) (04/13)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF **ASSIGNMENT** OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE **Of PROPERTY** 

CASE TITLE & NUMBER

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

TO DEBTOR, IF ANY

RELATIONSHIP

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 24 of 39

B7 (Official Form 7) (04/13) 5

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER,

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

✓

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 28 of 39

9

в / (Оп	iciai Form 7) (04/13)		
None	c. List all firms or individuals who at the time books of account and records of the debtor. It		
	NAME		ADDRESS
None	d. List all financial institutions, creditors and financial statement was issued by the debtor v	other parties, includir	ng mercantile and trade agencies, to whom a ediately preceding the commencement of this cas
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	a. List the dates of the last two inventories tal taking of each inventory, and the dollar amount		
	DATE OF INVENTORY INVENTO	RY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the person ha in a., above.	ving possession of the	
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21 . Current Partners, Officers, Directors 2	and Shareholders	
lone	<ul> <li>a. If the debtor is a partnership, list the n partnership.</li> </ul>	ature and percentage of	of partnership interest of each member of the
	NAME AND ADDRESS NATU	JRE OF INTEREST	PERCENTAGE OF INTEREST
Vone	<ul> <li>b. If the debtor is a corporation, list all directly or indirectly owns, controls, or h corporation.</li> </ul>		
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

# Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 30 of 39

B7 (Official Form 7) (04/13)		11
l declare under penalty of perjurand any attachments thereto and	ry that I have read the answers contain I that they are true and correct.	ned in the foregoing statement of financial affairs
Date 1-27-15	Signature of Debtor	WS
Date	Signature of Joint Debtor (if any)	
[If completed on behalf of a partnersh	-	
	I have read the answers contained in the for ect to the best of my knowledge, information	egoing statement of financial affairs and any attachments and belief.
Date	Signature	
	Print Name and Title	
[An individual signing on be	ehalf of a partnership or corporation must in	dicate position or relationship to debtor.]
	continuation sheets attached	
Penalty for making a false statemen	t: Fine of up to \$500,000 or imprisonment for t	p to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATUR	E OF NON-ATTORNEY BANKRUPTC	Y PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with 342(b); and (3) if rules or guidelines have been p	a copy of this document and the notices and bromulgated pursuant to 11 U.S.C. § 110(h):	11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), and setting a maximum fee for services chargeable by bankruptcy y document for filing for a debtor or accepting any fee from
Printed or Typed Name and Title, if any, of Ban	kruptcy Petition Preparer Social-	Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an indiversponsible person, or partner who signs this documents		and social-security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer	Date	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 31 of 39

Debtor 1   FERMIND GUERRERD   State   Mide Name   Leaf Name   Le	Fill in this information to identify	your case:			
Debtor 2 (Gipuse / Hinder pre-tenses)  Debtor 2 (Gipuse / Hinder pre-tenses)  Lista Nume  List None	HERMINIO GUERRERO				
Check if this is:   Chec	First Name	Middle Name	Last Name		
Check if this is:  A namended filing A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following date:  A supplement showing post-petition chapter 13 income as of the following shows a supplement showing post-petition chapter 13 income and south source showing with you, should information about your spouse. If you have more than one job, attach a separate page with information about additional pages, write your name and case number (if known). Answer every question.  Part 1:  Describe Employment  I plus have more than one job, attach a separate page with information about additional pages with information about additional pages with information about additional pages.  Employer's name  Employer's address  Cocupation  Carpenter  Occupation  Carpenter  Occupation  Carpenter  Aurrora IL 60505  City State ZIP Code City State ZIP Code  Number Street  Number Street  Aurrora IL 60505  City State ZIP Code City State ZIP Code  How long employed there? 5 years  Part 2:  Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any fine, write \$0 in the space. Include your non-filing spouse where you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you not your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below.		Middle Name	Last Name		
Official Form B 6   Schedule I: Your Income  12/13  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2, both are equally responsible for supplying correct information. If you are married and not filing iplinity, and your spouse is living with you, do not include information about your spouse, if you are separated and your spouse is not filing with you, do not include information about your spouse, if you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, stach a separate space to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part I: Describe Employment  1. Fill in your amployment  1. Fill in your amployment  2. Fill in your amployment  3. Employer and case number (if known). Answer every question.  Be a complete information.  Be a complete information about additional employers.  Include part-time, seasonsi, or self-employed work.  Cocupation may include student or homemaker, if it applies.  Carpenter  Cocupation may include student or homemaker, if it applies.  Employer's address  Employer's address  Find the first of the date you file this form. If you have nothing to report for any line, write 50 in the space, include your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you are warred and the monthly variety and commissions (before all payroll deductions). If not paid morthly, calculate what the monthly wage would be.  2. Estimate and list monthly overtime pay.	United States Bankruptcy Court for the:	Northern District of Illinois			
A supplement showing post-petition   charter 13 income as of the following date:   27 - 37					
Coupation					_
Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate shad to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:				chapter	13 income as of the following date:
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are spouse is not filing with you, do not linctude information about your spouse. If you are spouse spouse is not filing with you, do not linctude information do not your spouse. If you have spouse is not filing with you, does not linctude information about your spouse. If you spouse is proposed, attach a separate sheet to this form. On the top of any additional apages, write your name and case number (if known). Answer every question.    Part 1:	Official Form B 6I			MM / DD	/YYYY
supplying correct information. If you are married and not filting with you, do not linctude information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Employment  1. Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Employer's name  Employer's name  Employer's address  738 S Summer Ave  Number Street  Aurora IL 60505  City State ZIP Code City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space, include your non-filing spouse enters you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions), if not paid monthly, calculate what the monthly wage would be  2. \$5,220.00 \$  \$5,520.00 \$  \$5,520.00 \$  \$6,700.00 \$  \$6,700.00 \$  \$7,700.00 \$	Schedule I: You	r Income			12/13
Information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Employer's name  Employer's name  Employer's name  Employer's Address  Self employer  Employer  Self employer  Aurora IL 60505  City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$ 5.220.00 \$ \$	supplying correct information. If you feel you are separated and your spou separate sheet to this form. On the	u are married and not fili se is not filing with you, o top of any additional pag	ng jointly, and you do not include info	r spouse is living with yo mation about your spou	ou, include information about your spouse. ise. If more space is needed, attach a
atach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Carpenter  Occupation  Self employer  Employer's name  Employer's address  738 S Summer Ave  Number Street  Number Street  Number Street  Number Street  Aurora IL 60505  City State ZiP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. § 5.220.00 \$  3. Estimate and list monthly overtime pay.					Debtor 2 or non-filing spouse
Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.  Employer's name  Employer's address  Employer's address  Self employer  Tas S Summer Ave  Number Street  Number Street  Aurora IL 60505  City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$ 5.220.00 \$  3. +\$ 0.00 + \$  Employer's name  Carpenter  Carpenter  Carpenter  Carpenter  Carpenter  Self employer  Number Street  Number Street  Number Street  Number Street  Number Street  Pour State ZIP Code  City State ZIP Code  City State ZIP Code  The process of the space. Include your non-filing spouse and separate sheet to this form.	attach a separate page with information about additional	Employment status	Processon 1 1	4	
Ccupation may include student or homemaker, if it applies.    Employer's name				•	Traction project
Self employer  Employer's address  Employer's address  Figure 2: Self employer  Aurora IL 60505 City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$	self-employed work.	Occupation	Carpenter		Name of the state
Employer's address  738 S Summer Ave Number Street  Number Street  Aurora IL 60505 City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$		•			
Aurora IL 60505  City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$		Employer's name	Self employe		
Aurora IL 60505  City State ZIP Code  How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$		Employer's address	738 S Summ	er Ave	
How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. + \$ 0.00 + \$					Number Street
How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. + \$ 0.00 + \$			WESTERNAMENT	-	
How long employed there? 5 years  Part 2: Give Details About Monthly Income  Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. + \$ 0.00 + \$					
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. + \$\( \) 0.00 + \$\( \) \$					City State ZIP Code
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$5,220.00 \$	V.	How long employed the	re? 5 years		
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$5,220.00 \$					
spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1  For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$	Part 2: Give Details About	Monthly Income			
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.  For Debtor 1 For Debtor 2 or non-filing spouse  2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$			n. If you have nothin	g to report for any line, wr	ite \$0 in the space. Include your non-filing
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  3. Estimate and list monthly overtime pay.  3. +\$ 0.00 + \$	If you or your non-filing spouse ha	ave more than one employe	er, combine the infon his form.	mation for all employers fo	or that person on the lines
deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$ 5.220.00 \$ \$ 3. +\$ 0.00 + \$ \$ 3. +\$ 5.220.00				For Debtor 1	
5. 5.220.00	List monthly gross wages, sal- deductions). If not paid monthly,	ary, and commissions (be calculate what the monthly	efore all payroll wage would be.	2. \$_5,220.00	\$
4. Calculate gross income. Add line 2 + line 3. 4. \$_5,220.00 \$	3. Estimate and list monthly over	rtime pay.		3. +\$ 0.00	+ \$
	4. Calculate gross income. Add li	ne 2 + line 3.		4. \$_5.220.00	\$

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 32 of 39

Case number (if known)

Debtor 1

HERMINIO GUERRERO

First Name

Middle Name

Last Name

		F	or D	ebtor 1		For Debtor 2 or non-filing spouse	<u> </u>		
Copy line 4 here→	4.	\$	5.	220.00	-	\$			
5. List all payroll deductions:				0.00		_			
5a. Tax, Medicare, and Social Security deductions	5a.	\$.		0.00		\$	-		
5b. Mandatory contributions for retirement plans	5b.	\$		0.00		\$	-		
5c. Voluntary contributions for retirement plans	5c.	\$		0.00		\$			
5d. Required repayments of retirement fund loans	5d.	\$		0.00		\$	-		
5e. Insurance	5e.	\$				\$			
5f. Domestic support obligations	5f.	\$		0.00		\$			
5g. Union dues	<b>5</b> g.	\$		0.00		\$	-		
5h. Other deductions. Specify:	5h.	+\$		0.00		+ \$	_		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	····	0.00		\$	_		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	5,	220.00		\$	-		
8. List all other income regularly received:									
8a. Net income from rental property and from operating a business, profession, or farm									
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$		0.00		\$	_		
8b. Interest and dividends	8b.	\$		0.00		\$	_		
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	nt								
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$		0.00		\$	_		
8d. Unemployment compensation	8d.	\$		0.00		\$	-		
8e. Social Security	8e.	\$		0.00		\$	-		
8f. Other government assistance that you regularly receive									
Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$		0.00		\$	_		
Specify:	8f.								
8g. Pension or retirement income	8g.	\$		0.00		\$	_		
8h. Other monthly income. Specify:	8h.	+\$		0.00		+\$			
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$		0.00		\$			
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	s\$	_ 5	220.00	+	\$	=	\$	5,220.00
11. State all other regular contributions to the expenses that you list in Scheol Include contributions from an unmarried partner, members of your household, yother friends or relatives.			nder	nts, your ro	omn	nates, and			
Do not include any amounts already included in lines 2-10 or amounts that are	not a	availa	ble t	о рау ехре	nse	s listed in Schedule	J.		
Specify:		<del></del>					11. +	\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The							12.	\$_ :	5,220.00
Write that amount on the Summary of Schedules and Statistical Summary of Co	criali	ı Lidi	mut	is aliu Melë	ueu	vata, ii it applies	l fins	Comb	ined
13. Do you expect an increase or decrease within the year after you file this	form	?							hly income
✓ No.  Yes. Explain:									
Lest Exhigiti									

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 33 of 39

Fill in this information to identify your case:			
Debtor 1 HERMNIO GUERRERO First Name Middle Name Last Name	Check if this is	<b>s</b> :	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amend	ed filing	
United States Bankruptcy Court for the: Northern District of Illinois		ent showing post- as of the following	-petition chapter 13 gdate:
Case number	MM / DD / Y	YYY	
(If known)	•	_	2 because Debtor 2
Official Form B 6J	maintains a	a separate house	hold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are fil information. If more space is needed, attach another sheet to this form (if known). Answer every question.  Part 1: Describe Your Household			
1. Is this a joint case?			
✓ No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Dependent's relationship to	Donondontia	Door dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	Son	13	│ No ✓ Yes
names.	Son	7	No
		<del></del>	Yes
	Daughter	12	No ✓Yes
	Daughter	10	No
			<b>✓</b> Yes
			No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			168
Part 2: Estimate Your Ongoing Monthly Expenses	arinananananananan in ina mpingapan pagama 4 mingapan pembahan pengahan pengahah pengahah pengahah minga mengah	andere little er etter i rettere ver livellandsmodelf. Dezember en live	an taranin na jarah ya namalikatikan nanakanin ya ja namijuna jara ya na manan kanin mana kanin mana kanin man
Estimate your expenses as of your bankruptcy filing date unless you a	uro lising this form as a sunniamon	t in a Chanter 13 c	aso to report
expenses as of a date after the bankruptcy is filed. If this is a supplemapplicable date.			
Include expenses paid for with non-cash government assistance if you	u know the value		24. 85.56.858.85.858.8 24. 85.56.858.858.858.858
of such assistance and have included it on Schedule I: Your Income (C	•	Your expe	nses
<ol> <li>The rental or home ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	5513	4. \$	1,476.00
If not included in line 4:			0.00
4a. Real estate taxes		4a. \$	0.00
4b. Property, homeowner's, or renter's insurance		4b. \$	60.00
Home maintenance, repair, and upkeep expenses     Homeowner's association or condominium dues		4c. \$ 4d. \$	0.00
removerior o accordatori or opingerinificiti ducca	•		0.00

# Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 34 of 39

Debtor 1

HERMNIO GUERRERO

First Name Middle Name Last Name

Case number (if known)

			Your ex	penses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	240.00
	6b. Water, sewer, garbage collection	6b.	\$	30.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	210.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	700.00
8.	Childcare and children's education costs	8.	\$	0.00_
9.	Clothing, laundry, and dry cleaning	9.	\$	60.00
10.	Personal care products and services	10.	\$	60.00
11.	Medical and dental expenses	11.	\$	120.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	320.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	80.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	те.		
	20a. Mortgages on other property	20a.	\$	670.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	120.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

# Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Document Page 35 of 39

Debtor 1	HERMNIO GUER	RRERO		Case number (if )	nowo)		
	First Name Mid	de Name	Last Name	odoo namoo (iii	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
						-	
. Other. S	Specify:				21.	+\$	0.00
	onthly expenses. It is your monthly o		through 21.		22.	\$	4,146.00
	your monthly ne		onthly income) from Schedule I.		23a.	\$	5,220.00
23b. Co	py your monthly e	xpenses fro	om line 22 above.		23b.	-\$	4,146.00
	btract your monthly e result is your <i>mo</i>	•	from your monthly income.		23c.	\$	1,074.00
For exam	ple, do you expec	t to finish p	ase in your expenses within the year aying for your car loan within the year ease because of a modification to the	or do you expect your			
W 140.	Explain here:			A THEOREM STATES OF THE STATES THE STATES AND A STATE STATES AND A STATE STATES AND A STATE STATES FOR THE STAT	M \	Months 10 http://www.new.com/newhorks	oku A "shift a muuduum Amud mAmudum Pokud" d Abbil Phariful

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re HERMINIO GUERRERO,	Case No.
Debtor	Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part 4 must be fully completed for FACH debt which is

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
US BANK	222 N OAk Ave Aurora IL 60506
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	(10) chample, a rota non
Property is (check one):	
☑ Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
OCWEN	307-309 Oak Ave Aurora IL 60506
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  □ Redeem the property	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt	(for example, avoid lien
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien

B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

	7	
Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if necessary)	]	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)	]	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  TYES TO NO
continuation sheets attached (if and and a continuation sheets attached (if and a declare under penalty of perjury estate securing a debt and/or personal	that the above indicates my in	* * *
	ppp	
Date: <u>/ -27 - 15</u>	Signature of Debtor	

Signature of Joint Debtor

B 8 (Official Form 8) (12/08)

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

### PART A - Continuation

Property No.			
Creditor's Name:	D	escribe Prop	perty Securing Debt:
Property will be (check one):   Surrendered	☐ Retained		
If retaining the property, I intend to a Redeem the property  Reaffirm the debt  Other. Explain using 11 U.S.C. § 522(f)).		(for ex	ample, avoid lien
Property is (check one):  Claimed as exempt	<b>a</b> v	Not claimed as	s exempt
PART B - Continuation  Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

Document

Case 15-02476 Doc 1 Filed 01/27/15 Entered 01/27/15 09:01:38 Desc Main Page 39 of 39

B6 Declaration (Official Form 6 - Declaration) (12/07)

(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

1 00 /	(1/)
Date 1.27 - 15	Signature:
	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGN	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
he debtor with a copy of this document and the notices promulgated pursuant to 11 U.S.C. § 110(h) setting a n	nkruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide s and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been naximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual who signs this document.	, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Signature of Bankruptcy Petition Preparer	Date
Vames and Social Security numbers of all other individual	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
•	fuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  the additional signed sheets conforming to the appropriate Official Form for each person.
f more than one person prepared this document, attac bankruptcy petition preparer's failure to comply with the	
f more than one person prepared this document, attac A bankruptcy petition preparer's failure to comply with the 8 U.S.C. § 156.	h additional signed sheets conforming to the appropriate Official Form for each person.
f more than one person prepared this document, attack bankruptcy petition preparer's failure to comply with the 8 U.S.C. § 156.  DECLARATION UNDER PE	h additional signed sheets conforming to the appropriate Official Form for each person.  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
I bankruptcy petition preparer's failure to comply with the 8 U.S.C. § 156.  DECLARATION UNDER PE  1, the	h additional signed sheets conforming to the appropriate Official Form for each person.  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have an of the corporation of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have a sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
bankruptcy petition preparer's failure to comply with the 8 U.S.C. § 156.  DECLARATION UNDER PE  1, the artnership ] of the ead the foregoing summary and schedules, consisti nowledge, information, and belief.	h additional signed sheets conforming to the appropriate Official Form for each person.  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have a sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
I bankruptcy petition preparer's failure to comply with the 8 U.S.C. § 156.  DECLARATION UNDER PE  1, the	h additional signed sheets conforming to the appropriate Official Form for each person.  provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have an of the corporation of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have a sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.